## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

n re:		:	Chapter 13
	Daniel Lee and Nicole Lee	:	
		:	Bk. # 15-10702
		:	

#### **OBJECTION TO CERTIFICATION OF DEFAULT FILED ON MAY 29, 2018**

- 1. Debtors filed the instant bankruptcy on January 30, 2015.
- 2. One of Debtors' creditors is Toyota Lease Trust, who is a secured creditor of a motor vehicle leased by Debtors for a Toyota Sequoia.
- 3. Debtors fell behind on their car payments post petition and entered into a stipulation approved by this court on March 31, 2016 resolving a Motion for Relief filed by Toyota Lease Trust.
- 4. Due to no fault of their own, Debtors fell behind on their payments to Toyota Lease Trust pursuant to the stipulation.
- 5. More specifically, Debtor Daniel Lee was wrongfully not paid by his employer for several months (from February 2018 continuing through May 2018), and is scheduled to be paid his back pay within a few days.
- 6. On May 29, 2018, Toyota Lease Trust filed a Certification of Default of the May 29, 2018 stipulation. See attached Certification of Default.
  - 7. Debtors will cure the default in full by June 10, 2018.

WHEREFORE, Debtor requests this Honorable Court to sustain the herein Objection to Wells Fargo's Certification of Default and enter the attached Order.

Dated: June 1, 2018

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Jermaine Harris, Esquire

Attorney for Debtors Daniel and Nicole Lee 100 South Broad Street, Suite 1523 Philadelphia, PA 19110 (215)385-1091

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In re:	:	Chapter 13
Daniel Lee and Nicole Lee	:	
	:	Bk. # 15-10702
	:	
	ORDER	
AND NOW, this	day of	, 2018, upon consideration of Debtors
Objection to Certification of Default a	and any response t	hereto,
IT IS HEREBY ORDERED THAT	Debtors' Objection	n is SUSTAINED and Toyota Lease Trust's
Certification of Default is DENIED.		
		J.

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In re:		:	Chapter 13
	Daniel Lee and Nicole Lee	:	
		:	Bk. # 15-10702
		:	

### CERTIFICATE OF SERVICE OF OBJECTION TO CERTIFICATION OF DEFAULT

I, Jernaine Harris, Esquire, hereby certify that I served a true and correct copy of Debtors' objection to certification of Default upon the below listed via the court's electronic filing system:

Kevin G. McDonald, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106-1532

William C. Miller, Esquire Chapter 13 Trustee PO Box 1229 Philadelphia, PA 19105

\s\

Jermaine Harris, Esquire 100 South Broad Street, Suite 1523 Philadelphia, PA 19110 (215)385-1091